INDEX

July to December, 1930

Page

Abuse of bank credit, the (Benjamin M. Anderson) 191
Active competitor with the banks, an 802
Advertising
Filing systems for new business use (E. V. Newton) 453
How banks are advertising 117, 265, 399, 551, 757, 903
Novelties—the new advertising medium (L. A. Chambliss) 117
Organizing for new business development (A. E. Bryson) 510
Selling the trust prospect (A. B. Culbertson) 399
This Omaha savings bank invests $3000 a year in window displays (Charles P. Rodman) 757
Tom Thumb advertisements being used by banks (Frank H. Madison) 903
American Express Bank and Trust Company, New York, growth of 263
American Bankers Association, headquarters of the 6
American Bankers Association, fifty-sixth annual convention 293, 657
Current banking problems to be discussed at A. B. A. convention 272
Program announced for A. B. A. convention 395
The president's address 681
President Hoover's address 689
State bank division meeting 699
National bank division meeting 703
Trust company division meeting 707
Savings bank divisions meeting 710
State secretaries section meeting 714
Resolutions 717
Anderson, Arch W. (portrait of) 569
Anderson, Benjamin M. (the abuse of bank credit) 191
America as an international lender (W. T. Hart) 735
America, have faith in 583
Are the skies clearing? 797
Atkins, Paul M.
Business and bonds 633
Difference between bank secondary reserve and investment accounts 343
Relation of deposits to secondary reserves 477
The scientific organization of a secondary reserve 217
When to buy bonds for an investment account 49
Austria 107, 253, 382, 749, 892

Bad debts, the income tax on (R. D. Bond) 17
Bad times, prudence can end 362
Bailey, C. B. (sixty years in one bank).... 331
Baker, J. Stewart (portrait of) 144
Balch, Gordon H. (portrait of) 419
Baltimore, financial district of, etching of 294
Baltimore Trust Company, new building of 279, 798
Bank as an employer, the (John Walker Harrington) 439
Bank building, new Baltimore Trust Company 279, 798

Page

Bank of Kalamazoo, Kalamazoo, Mich. 927
Canal National Bank, Portland, Me..... 336
Cargill Trust Company, Putnam, Conn... 572
County Trust Company, New York 416
First National Bank, Mt. Vernon, N. Y. 910-11
First National Bank of New Bethlehem, Pa. 775
First National Bank and Trust Company, Oklahoma City 415
First-Stamford National Bank and Trust Company, Stamford, Conn. 789
Glenside Bank & Trust Company, Glenside, Pa. 215
International Madison Bank and Trust Company, New York 771
Lexington Trust Company, Lexington, Mass. 421
Lloyds Bank Limited, London 392
National Provincial Bank, Ltd., London 108
Orange Savings Bank, Orange, N. J. 578
Spokane and Eastern Trust Company, Spokane, Wash. 774
Travelers Bank of Paris 783
Union Trust Company of Cleveland, officers' quarters 776-7
Bank concentration (see branch banking)
Bank concentration—its progress and present status (Joseph Stagg Lawrence) 447
Banking concentration — economies of large-scale banking (Joseph Stagg Lawrence) 598
Problem of banking concentration (Joseph Stagg Lawrence) 299
Bank credit
The abuse of bank credit (Benjamin M. Anderson) 191
Bank credit during the last decade (Don M. Dailey) 497
Problems in bank credit (M. E. Robertson) 69, 237, 334, 653, 847
Bank management
Scientific bank management 804
Some rules for good bank management (Herbert V. Prochnow) 820
Bank of England, the fathers of the—a worthy trio (Kate Rosenberg)..... 877
Bank of Kalamazoo in a fine new home 927
Bank mergers
American Bank and Trust Company and West End Bank, Richmond, Va. 920
Atlantic National Bank and Beacon Trust Company, Boston 149, 287
Bankers Trust Company and Bank of Philadelphia and Trust Company, Philadelphia 240
Bank of Italy and Bank of America of California 568, 766
Bank of Manhattan Trust Company and American Trust Company, New York 774, 919
Broadway National Bank and Trust Company, Plaza Trust Company and Park Row Trust Company, New York .. 460
Brunswick National Bank and Topsham and Brunswick Twenty-Five Cents Savings Bank, Augusta, Me. 88
Central National Bank and Penn National Bank, Philadelphia 64, 207
Chase National Bank and Harris, Forbes Companies, New York 282, 417
Chemical Bank and Trust Company and Chemical National Associates, Inc., New York 286, 509
Commercial Trust Company and Genesee National Bank, Buffalo, N. Y. 421

INDEX

July to December, 1930

Page

Abuse of bank credit, the (Benjamin M. Anderson) 191
Active competitor with the banks, an 802
Advertising
Filing systems for new business use (E. V. Newton) 453
How banks are advertising 117, 265, 399, 551, 757, 903
Novelties—the new advertising medium (L. A. Chambliss) 117
Organizing for new business development (A. E. Bryson) 510
Selling the trust prospect (A. B. Culbertson) 399
This Omaha savings bank invests $3000 a year in window displays (Charles P. Rodman) 757
Tom Thumb advertisements being used by banks (Frank H. Madison) 903
American Express Bank and Trust Company, New York, growth of 263
American Bankers Association, headquarters of the 6
American Bankers Association, fifty-sixth annual convention 293, 657
Current banking problems to be discussed at A. B. A. convention 272
Program announced for A. B. A. convention 395
The president's address 681
President Hoover's address 689
State bank division meeting 699
National bank division meeting 703
Trust company division meeting 707
Savings bank divisions meeting 710
State secretaries section meeting 714
Resolutions 717
Anderson, Arch W. (portrait of) 569
Anderson, Benjamin M. (the abuse of bank credit) 191
America as an international lender (W. T. Hart) 735
America, have faith in 583
Are the skies clearing? 797
Atkins, Paul M.
Business and bonds 633
Difference between bank secondary reserve and investment accounts 343
Relation of deposits to secondary reserves 477
The scientific organization of a secondary reserve 217
When to buy bonds for an investment account 49
Austria 107, 253, 382, 749, 892

Bad debts, the income tax on (R. D. Bond) 17
Bad times, prudence can end 362
Bailey, C. B. (sixty years in one bank).... 331
Baker, J. Stewart (portrait of) 144
Balch, Gordon H. (portrait of) 419
Baltimore, financial district of, etching of 294
Baltimore Trust Company, new building of 279, 798
Bank as an employer, the (John Walker Harrington) 439
Bank building, new Baltimore Trust Company 279, 798

Page

Bank of Kalamazoo, Kalamazoo, Mich. 927
Canal National Bank, Portland, Me..... 336
Cargill Trust Company, Putnam, Conn... 572
County Trust Company, New York 416
First National Bank, Mt. Vernon, N. Y. 910-11
First National Bank of New Bethlehem, Pa. 775
First National Bank and Trust Company, Oklahoma City 415
First-Stamford National Bank and Trust Company, Stamford, Conn. 789
Glenside Bank & Trust Company, Glenside, Pa. 215
International Madison Bank and Trust Company, New York 771
Lexington Trust Company, Lexington, Mass. 421
Lloyds Bank Limited, London 392
National Provincial Bank, Ltd., London 108
Orange Savings Bank, Orange, N. J. 578
Spokane and Eastern Trust Company, Spokane, Wash. 774
Travelers Bank of Paris 783
Union Trust Company of Cleveland, officers' quarters 776-7
Bank concentration (see branch banking)
Bank concentration—its progress and present status (Joseph Stagg Lawrence) 447
Banking concentration — economies of large-scale banking (Joseph Stagg Lawrence) 598
Problem of banking concentration (Joseph Stagg Lawrence) 299
Bank credit
The abuse of bank credit (Benjamin M. Anderson) 191
Bank credit during the last decade (Don M. Dailey) 497
Problems in bank credit (M. E. Robertson) 69, 237, 334, 653, 847
Bank management
Scientific bank management 804
Some rules for good bank management (Herbert V. Prochnow) 820
Bank of England, the fathers of the—a worthy trio (Kate Rosenberg)..... 877
Bank of Kalamazoo in a fine new home 927
Bank mergers
American Bank and Trust Company and West End Bank, Richmond, Va. 920
Atlantic National Bank and Beacon Trust Company, Boston 149, 287
Bankers Trust Company and Bank of Philadelphia and Trust Company, Philadelphia 240
Bank of Italy and Bank of America of California 568, 766
Bank of Manhattan Trust Company and American Trust Company, New York 774, 919
Broadway National Bank and Trust Company, Plaza Trust Company and Park Row Trust Company, New York .. 460
Brunswick National Bank and Topsham and Brunswick Twenty-Five Cents Savings Bank, Augusta, Me. 88
Central National Bank and Penn National Bank, Philadelphia 64, 207
Chase National Bank and Harris, Forbes Companies, New York 282, 417
Chemical Bank and Trust Company and Chemical National Associates, Inc., New York 286, 509
Commercial Trust Company and Genesee National Bank, Buffalo, N. Y. 421

General Mahr

Page

Dime Savings Bank and Navy Savings Bank, Brooklyn, N. Y. 418
First National Bank and American-Traders National Bank, Birmingham, Ala. 150
Macon National Bank and Continental Trust Company, Macon, Ga. 460
Manufacturers Trust Company and Pacific Trust Company, New York 152
Mount Vernon Trust Company and American National Bank and Trust Company, Mount Vernon, N. Y. 153
Public State Bank, Superior State Bank and State Savings Bank and Trust Co., Chicago 236
Royal Bank of Scotland and Williams Deacon's Bank, Scotland 384
Union Bank and Guardian Bank, Chicago 418
Worcester Bank and Trust Company and Worcester County National Bank, Worcester, Mass. 139, 419

Bank presidents really do, what do (John Walker Harrington) 303

Bank research in Virginia, what we hope to accomplish through (Thomas C. Boushall) 823

Bank reserve percentages 801

Bank stocks
Bank stock yield equals 1926 levels 412
Valuation of bank stocks in mergers (Christian Djorup) 173
What are bank stocks worth? (Morris A. Schapiro) 503

Banks are buying bills, the 298

Banks, the failures of rural 586

Banker, my ideal (Lida T. McCarthy).... 592

Bankers as industrial counsellors 434

Bankers should keep a weather eye on the bond market (Fred B. Barrows) 833

Bankers' view of the depression 589

Banking and commercial law (John Edson Brady) 73, 221, 351, 513, 723, 863

Banking conditions in North Carolina 778

Banking, the human factor in (Roy R. Marquardt) 195

Banking in Japan (Herbert M. Bratter).. 91

Banking, the nationalization of 369

Barker, E. E. (portrait of) 275

Barrows, Fred B.
Bankers should keep a weather eye on the bond market 833
A milestone in commercial banking 332

Barton, John W. (portrait of) 703

Baumgart, Herman (portrait of) 411

Beebe, M. Plin (portrait of) 699

Belgium 109, 380

Better banking and better citizenship.... 169

Bills, the banks are buying 298

Black, E. L. (portrait of) 278

Bolivia 544

Bond, R. D.
Bond premiums and discounts 311
Depreciation for income tax 461
The income tax on bad debts 17
The income tax on losses 181
Supplemental record for income tax 851
Taxes on interest and discount 608

Bonds
Bankers should keep a weather eye on the bond market (Fred B. Barrows).... 833
Bond premiums and discounts (R. D. Bond) 311
Bonds should rise another year (Paul Willard Garrett) 471
Business and bonds (Paul M. Atkins)... 633
Can women sell bonds? 128
The rising trend in the foreign bond market (Marcus Nadler) 53
When to buy bonds for an investment account (Paul M. Atkins) 49

Bonus, a substitute for the (Allard Smith) 319

Boston Five Cents Savings Bank
Five Cents Savings Bank takes nickels.. 140

Page

Boushall, Thomas C. (what we hope to accomplish through bank research in Virginia) 823

Bowery Savings Bank, New York, vault of 194

Boyd, Arnold R. (profitable safe deposit operation) 59

Brady, John Edson (banking and commercial law) 73, 221, 351, 513, 723, 863

Branch management, problems of 29

Branch banking
Bank concentration—its progress and present status (Joseph Stagg Lawrence) 447
Banking concentration—economies of large-scale banking (Joseph Stagg Lawrence) 598
Is the large bank safer? (Joseph Stagg Lawrence) 815
Problem of banking concentration (Joseph Stagg Lawrence) 299
Timid approval of branch banking 585
Trade area branch banking 167
Walker favors nation-wide branch banking 437

Bratter, Herbert M. (banking in Japan).. 91

The British budget, 1930 (Leonard J. Reid) 97

Bryson, A. E. (portrait of) 553
Organizing for new business development) 510

Budget experience, a 917

Budget, now—the five-year (I. I. Sperling) 265

Building and loan associations
An active competitor with the banks... 802

Bulgaria 751

Burris, Eugene H. (enforced short-time investment) 593

Business and bonds (Paul M. Atkins) 633

Cahill, Michael H. (portrait of) 922

Calwell, Charles S. (portrait of) 773

Canada, current conditions in 112, 255, 389, 537, 753, 895
Canadian banking is not Utopia (James H. Simpson) 323

Canadian Hamilton light infantry, bugle band of 67

Can Federal Reserve raise prices? 235

Can women sell bonds? 128

Case, J. H. (portrait of) 915

Centenary of the Union Bank of Scotland, Ltd., the (Charles F. Freebairn)..... 545

Central banks, concentration of gold in... 803

Central Hanover Bank and Trust Company of New York, school for boys 805

Certain banker, why I admire a 822

Chain account, handling the (Clark G. Mitchell) 205

Chambliss, L. A. (novelties—the new advertising medium) 117

Chapman, C. A. (portrait of) 5

Chase National Bank, New York, drawing of 156
No easy money in Chase collection 134

City Bank employe wins year's study at Princeton 914

Cleveland Trust Company, corner of 153

Coming bankers' conventions 140, 288, 408, 575, 780, 913

Commercial banking, a milestone in (Fred B. Barrows) 332

Commercial paper from the borrower's standpoint (Prentice Welsh) 31

Competitor with the banks, an active 802

Comptroller Pole on regional banking 130

Concentration of gold in central banks ... 803

Conventions
American Bankers Association 272, 293, 395, 657
American Institute of Banking 145
Arizona Bankers Association 780
Arkansas Bankers Association 147

Page

Association of American Bank Travel Bureaus 576
Association of Bank Women 410
California Bankers Association 147
Coming bankers' conventions 913
.....141, 288, 408, 575, 780,
Delaware Bankers Association 576
District of Columbia Bankers Association 148
Financial Advertisers Association 409, 551
Georgia Bankers Association and Georgia Fiduciaries Association 146
Indiana Bankers Association 575
Investment Bankers Association 410, 781
Iowa Bankers Association 146, 411
Kentucky Bankers Association 575
Michigan Bankers Association 147
Mid-continent trust conference 411, 781
Mid-winter trust conference 780
Minnesota Bankers Association 147
Mississippi Bankers Association 148
Montana Bankers Association 411
Morris Plan Bankers Association 409, 575
Mortgage Bankers Association 409
New Jersey Bankers Association 408
New York State Bankers Association ... 144
North Carolina Bankers Association 148
Ohio Bankers Association 147
Oregon Bankers Association 148
Savings Banks Association of the State of New York 781
Savings banks of Maine and Massachusetts 576
South Dakota Bankers Association 146
Washington State Bankers Association.. 147
West Virginia Bankers Association 148

Cooke, Thornton (portrait of) 667
Cotton, Joseph (portrait of) 99
Counsellors, bankers as industrial 434
Country banking, the revolution in (Virgil P. Lee) 9
Course of prices, the 433
Credit (see also bank credit)
Bank credit during the last decade (Don M. Dailey) 497
Financial statements and credit files ... 900
No lack of credit 431
Creech, Harris (portrait of) 273, 570
Crises—their causes and cure 429
Culbertson, A. B. (selling the trust prospect) 399
Current banking problems to be discussed at A. B. A. convention 272
Current conditions in Canada .....
.....112, 255, 389, 537, 753, 895
Dailey, Don M. (bank credit during the last decade) 497
Dangers of economy, the 318
de Kock, M. H. (the South African Reserve Bank) 487
Delusions, getting rid of our (Paul Willard Garrett) 627
Deposits, relation of, to secondary reserves (Paul M. Atkins) 477
Depreciation for income tax (R. D. Bond) 461
Depression
Bankers' view of the depression 589
Investigating the causes of depression .. 591
Literature of depressions 797
A world-wide depression 7
Difference between bank secondary reserve and investment accounts (Paul M. Atkins) 343
Differing economic opinions 295
Dolson, Mary (portrait of) 422
Djorup, Christian (valuation of bank stocks in mergers) 173
Dow, H. Earle (portrait of) 285
Drouth relief committee in Missouri (photo of) 423
Dubious evidences of prosperity 802
Economic crises, the moral law and (H. Bertram Lewis) 827
Economic opinions, differing 295
Economy, the dangers of 318
Edens, William G. (portrait of) 5

Page

Effect of market decline on investment trusts 132
Einzig, Paul (the financial situation abroad) 100, 243, 374, 525, 739, 885
Employer, the bank as an (John Walker Harrington) 439
Enforced short-time investment (Eugene H. Burris) 593
Ernesto Tornquist & Co., Ltda. 923
Estates, maximum income from large (Malcolm C. Henderson) 806
Europe, the United States of 6
Failures of rural banks, the 586
Farming, a trust company takes up 8
Farnsworth, L. H. (portrait of) 331
Fathers of the Bank of England—a worthy trio, the (Kate Rosenberg) 877
Federal Reserve raise prices, can 235
Ferrer, Lorraine L. (portrait of) 570
Filing systems for new business use (E. V. Newton) 453
Financial service for women 190
The financial situation abroad (Paul Einzig) 100, 243, 374, 525, 739, 885
Financial statements and credit files 900
Financing, review of half year's 208
Finland 535
First National Bank of Chicago has anniversary 261
Five Cents Savings Bank takes nickels 140
Foreign bond market, the rising trend in the (Marcus Nadler) 53
Founding a British empire bank (Leonard J. Reid) 523
Four New York banks in billion dollar merger 915
Foxcroft, Frederick O. (portrait of) 151
France 104, 249, 378, 530, 744, 888
Freebairn, Charles F. (the centenary of the Union Bank of Scotland, Ltd.) 545
Free trade for the British Empire 4
Frost, Stanley C. (portrait of) 933
Fullin, Solomon (portrait of) 771
"Fundamentally sound" 590
Garrett, Paul Willard (investment and finance) 43, 209, 337, 471, 627 841
Bonds should rise another year 471
Getting rid of our delusions 627
History repeats itself 841
Reserve prescribes a stronger dose 43
Wall Street shifts its gears 337
A year of revival now 209
Germany 106, 250, 379, 532, 745, 890
Germany's economic prospects 541
Gersten, E. Chester (portrait of) 915
Getting back to normal 296
Getting rid of our delusions (Paul Willard Garrett) 627
Gleaned from the month's news 142
Gold and prices 587
Gold in central banks, concentration of ... 803
Gold standard endangered, is the 429
Gold stocks here and elsewhere 800
Graettinger, M. A. (portrait of) 714
Great Britain 102, 244, 375, 526, 742, 885
The British budget, 1930 (Leonard J. Reid) 97
Founding a British Empire bank (Leonard J. Reid) 523
Free trade for the British Empire 4
Greece 751
Greene, E. B. (portrait of) 272
Groover, Gordon L. (portrait of) 144
Guttag Brothers in new building 157

Haas, H. J. (portrait of) 659
Haines, Howard Wright (under the surface of small loans) 811

Page

Hall, Charles B. (portrait of) 285
Handling the chain account (Clark G. Mitchell) 205
Harrington, John Walker
The bank as an employer 439
What do bank presidents really do?..... 303
Hart, W. T. (portrait of) 735
America as an international lender 735
Hartzell, William M. (portrait of) 645
A pay-roll system that works 643
Have faith in America 583
Hayes, Ralph (portrait of) 149
Headquarters of the American Bankers Association 6
H. E. Ahmad al Jabir al Sabah, C. I. E., Amir of Kuwait (portrait of) 276
Hecht, R. S. (portrait of) 663
Henderson, Malcolm C. (maximum income from estates) 806
Herrera, Dr. Enrique Olaya (portrait of).. 3
Heuermann, F. W. (portrait of) 278
Hibernia Bank & Trust Company, New Orleans, research department 155
Hintz, E. A. (portrait of) 553
Hird, Norman Leslie (portrait of) 545
History repeats itself (Paul Willard Garrett) 841
Holland 534, 747, 892
Holmes, Mark M. (portrait of) 144
Hoover, President Herbert (portrait of) 3, 662
Hoskins, J. P. (portrait of) 148
Houghton, F. H. (portrait of) 29
House, J. Arthur (portrait of) 273
How banks are advertising 117, 265, 399, 551, 757, 903
Huddleston, H. Grady (portrait of) 714
Hudson County National Bank, Jersey City, N. J. 650
The human factor in banking (Roy R. Marquardt) 195
Hungary 107, 381, 749
Ilg, Ray A. (portrait of) 190
Income from large estates, maximum (Malcolm C. Henderson) 806
Income tax
Bond premiums and discounts (R. D. Bond) 311
Depreciation for income tax (R. D. Bond) 461
The income tax on bad debts (R. D. Bond) 17
The income tax on losses (R. D. Bond) 181
Supplemental record for income tax (R. D. Bond) 851
Taxes on interest and discount (R. D. Bond) 608
Inheritance taxes 1
Interest rates, savings banks in New York cut 721
International banking notes 110, 259, 386, 536, 752, 899
International lender, America as an (W. T. Hart) 735
International price relations 432
International understanding, a plea for better (Dwight W. Morrow) 543
Intolerance and narrow-mindedness, a plea for 804
Investigating the cause of depressions.... 591
Investment account
Difference between bank secondary reserve and investment accounts (Paul M. Atkins) 343
When to buy bonds for an investment account (Paul M. Atkins) 49
Investment and finance (Paul Willard Garrett) 43, 209, 337, 471, 627, 841
Investment, enforced short-time (Eugene H. Burris) 593
Investment trusts, effect of market decline on 132

Page

Irving Trust Company of New York, etching of 584
Irving, W. J. (red "profit" figures) 603
Is the gold standard endangered? 429
Is the large bank safer? (Joseph Stagg Lawrence) 815
Italy 106, 251, 533, 747, 891

Japan, banking in (Herbert M. Bratter) 91
Jersey City bank lends money on veterans' certificates 650
Johnston, Percy H. (portrait of) 286
Jones, Grosvenor M. (portrait of) 838

Kelly, Orie K. (portrait of) 416
Kent, Fred I. (portrait of) 5, 673
Kerman, F. R. (portrait of) 551
Kleinschmidt, G. H. (portrait of) 278
Kraus, J. R. (portrait of) 272
Kroening, H. W. (portrait of) 279

Laas, Robert M. (portrait of) 772
Large bank, is the, safer? (Joseph Stagg Lawrence) 815
Law, banking and commercial (John Edson Brady) 73, 221, 351, 513, 723, 863
Lawrence, Joseph Stagg
Bank concentration—its progress and present status 447
Banking concentration—economies of large-scale banking 598
Is the large bank safer? 815
Problem of banking concentration 299
Leavell, James R. (portrait of) 920
Lee, Virgil P. (the revolution in country banking) 9
Lewis, H. Bertram (portrait of) 827
The moral law—and economic crises.... 827
Lindsay, Sir Ronald (portrait of) 99
Literature of depressions 797
Lloyd, R. McAllister (portrait of) 574
Lonsdale, John G. (portrait of) 5, 658
The period of adjustment 681
Lyon, H. A. (portrait of) 551

McCarthy, Lida T. (my ideal banker) 592
McClure, W. O. (portrait of) 481, 570
The safe deposit department 481
McGinty, Francis P. (portrait of) 151
McHannan, J. C. (portrait of) 396
McLanahan, Austin (portrait of) 710
McMahon, Charles H. (portrait of) 551
McPherrin, Grant (portrait of) 661
Madison, Frank H. (Tom Thumb advertisements being used by banks) 903
Maestre, Sidney (portrait of) 576
Maintaining the standard of living 590
Market collapse, the secondary 4
Market decline, effect of on investment trusts 132
The market for money (John E. Rovensky) 65
Marquardt, Roy R. (the human factor in banking) 195
Maximum income from large estates (Malcolm C. Henderson) 806
Maxwell, Alva G. (portrait of) 553
Maxwell, Herbert (the work of "24")..... 838
Mechem, John C. (portrait of) 707
Merger of unusual importance, a 766
Mergers, valuation of bank stocks in (Christian Djorup) 173
Mergers (see bank mergers)
Milestone in commercial banking, a (Fred B. Barrows) 332
Mitchell, Clark G. (handling the chain account) 205
Money, the market for (John E. Rovensky) 65
Moral law—and economic crises, the (H. Bertram Lewis) 827

Page

Morrow, Dwight W. (a plea for better international understanding) 543
Mortimer, Frank C. (portrait of) 413
Mount, A. J. (portrait of) 766
Murray, Cornelius J. (portrait of) 283
My ideal banker (Lida T. McCarthy) 592

Nadler, Marcus (the rising trend in the foreign bond market) 53
Narrow-mindedness, a plea for intolerance and 804
National banks increase resources 394
National City Bank of New York
Branch of National City Bank 136
City Bank employe wins year's study at Princeton 914
Personal loan department two years old; has aided 134,294 143
Telephone do's and don't's 180
National Shawmut Bank of Boston
Financial service for women 190
Nationalization of banking, the 369
New business (see advertising)
New business development, organizing for (A. E. Bryson) 510
New business use, filing systems for (E. V. Newton) 453
News, gleaned from the month's 142
Newton, E. V. (portrait of) 453
Filing systems for new business use 453
The new tariff and prosperity 167
New York Clearing House in 1875 (drawing of) 16
New York Stock Exchange, (drawing of).. 430
No easy money in Chase collection 134
No lack of credit 431
Nolan, E. J. (portrait of) 766
Normal, getting back to 296
North Carolina, banking conditions in 778
Novelties—the new advertising medium (L. A. Chambliss) 117
Now—the five-year budget (I. I. Sperling) 265

Organizing for new business development (A. E. Bryson) 510
Omaha savings bank invests $3000 a year in window displays, this (Charles P. Rodman) 757
O'Neal, W. R. (what do bank presidents do in the smaller towns?) 831
On hitting back 296
Otis, Walter L. (portrait of) 931
Over-issue of securities 170
Over-production 172

Palermo, Italo (portrait of) 418
Pay-roll system that works, a (William M. Hartzell) 643
Pearce, Frances M. (portrait of) 277
Personal loan department two years old; has aided 134,294 143
Perturbed world, the 436
Philippines, proposed surrender of the 5
Plea for better international understanding, a (Dwight W. Morrow) 543
A plea for intolerance and narrow-mindedness 804
Pneumatic tubes for banks (Hamilton M. Wright) 619
Poland 535, 748, 894
Portugal 893
Preservation of the unit bank, the 293
Prevallet, V. A. (portrait of) 279
Price relations, international 432
Prices, can Federal Reserve raise 235
Prices, the course of 433
Prices, gold and 587
Problem of banking concentration (Joseph Stagg Lawrence) 299
Problems in bank credit (M. E. Robertson) 69, 237, 334, 653, 847

Page

Problems of branch management 29
Prochnow, Herbert V. (some rules for good bank management) 820
Profitable safe deposit operation (Arnold R. Boyd) 59
Program announced for A. B. A. convention 395
Proposed surrender of the Philippines 5
Prosperity
Dubious evidences of prosperity 802
The new tariff and prosperity 167
Prosperity's lagging return 171
The way to prosperity 583
Prudence can end bad times 362
Public financing to July 31 totals $3,901,-411,000 310

Rationalization 171
Ray, Mary J. (portrait of) 569
Redding, D. K. (portrait of) 573
Redeke, Ernest W. (portrait of) 914
City Bank employe wins year's study at Princeton 914
Redistributing wealth 435
Red "profit" figures (W. J. Irving) 603
Regional banking, Comptroller Pole on ... 130
Rehfeld, W. L. (portrait of) 278
Reid, Leonard J. (portrait of) 97
The British budget, 1930 97
Founding a British Empire bank 523
Relation of deposits to secondary reserves (Paul M. Atkins) 477
Reserve percentages, bank 801
Reserve, the scientific organization of a secondary (Paul M. Atkins) 217
Resources, national banks increase 394
Review of half year's financing 208
Revival now, a year of (Paul Willard Garrett) 209
The revolution in country banking (Virgil P. Lee) 9
Reynolds, John A. (portrait of) 154
Rising trend in the foreign bond market (Marcus Nadler) 53
Robertson, M. E. (problems in bank credit) 69, 237, 334, 653, 847
Robinson, A. C. (portrait of) 710
Robinson, H. C. (portrait of) 274
Rodman, Charles P. (this Omaha savings bank invests $3000 a year in window displays) 757
Rosenberg, Kate (the fathers of the Bank of England—a worthy trio) 877
Rovensky, John E. (portrait of) 65
The market for money 65
Rumania 107, 254, 536, 750
Rural banks, the failures of 586

Safe deposit
Profitable safe deposit operation (Arnold R. Boyd) 59
The safe deposit department (W. O. McClure) 481
Savings banks
Savings banks have too much money ... 799
Savings banks in New York cut interest rates 721
Schapiro, Morris A. (what are bank stocks worth?) 503
Scientific bank management 804
The scientific organization of a secondary reserve (Paul M. Atkins) 217
Seamen's Institute, New York, bank in ... 7
The secondary market collapse 4
Secondary reserve
Difference between secondary reserve and investment accounts (Paul M. Atkins).. 343
Relation of deposits to secondary reserves (Paul M. Atkins) 477
The scientific organization of a secondary reserve (Paul M. Atkins) 217
Securities, over-issue of 170

Page

Selling paper money—at a premium (Theodore J. Venn) 39
Selling the trust prospect (A. B. Culbertson) 399
Sharp, Edmund H. (portrait of) 420
A sheik opens a bank account 276
Sherwin, John, Jr. (portrait of) 275
Short-time investment, enforced (Eugene H. Burris) 593
Simpson, James H. (Canadian banking is not Utopia) 323
Sisson, Francis H. (portrait of) 660
Sixty years in one bank (C. B. Bailey)... 331
Small loans, under the surface of (Howard Wright Haines) 811
Smith, Allard (portrait of) 274, 319
A substitute for the bonus 319
Some rules for good bank management (Herbert V. Prochnow) 820
South African Reserve Bank, the (M. H. de Kock) 487
Soviet Russia 533
Spain 109, 254, 381, 535, 750, 893
Sperling, I. I. (now—the five-year budget) 265
Stamp, Sir Josiah and Lady (portrait of) 254
Sir Josiah Stamp on stable money 38
Standard of living, maintaining the 590
Stephens, Dan V. (portrait of) 699
Stephenson, Gilbert T. (portrait of) 707
Stephenson, Rome C. (portrait of) 657
A substitute for the bonus (Allard Smith) 319
Supplemental record for income tax (R. D. Bond) 851
Sweden 253, 381, 893
Switzerland 252, 748, 891

Tariff, the new, and prosperity 167
Taxes
See income taxes
Inheritance taxes 1
Taxes on interest and discount (R. D. Bond) 608
Telephone do's and don't's 180
Telle, G. M. (portrait of) 279
Timid approval of branch banking 585
Tokyo, financial district of (etching) 2
Tom Thumb advertisements being used by banks (Frank H. Madison) 903
Trade area branch banking 167
A trust company takes up farming 8
Trust prospect, selling the (A. B. Culbertson) 399
Tuberty, John F. (portrait of) 931
Turkey 109, 382, 751, 894
"24," the work of (Herbert Maxwell) 838

Under the surface of small loans (Howard Wright Haines) 811
Union Bank of Scotland Ltd., the centenary of the (Charles F. Freebairn)... 545
Union Trust Company of Cleveland, window display of 152
Unit bank, the preservation of the 293
United States Chamber of Commerce, directors' room, (photo of) 179
The United States of Europe 6

Vault impregnable to attack, wreckers prove 28
Valuation of bank stocks in mergers (Christian Djorup) 173
Venn, Theodore J. (selling paper money at a premium) 39
Veterans' certificates, Jersey City bank lends money on 650
Volck, S. Sargeant (portrait of) 922

Wall street, New York, in early days, drawing of 168
Wall Street shifts its gears (Paul Willard Garrett) 337

Page

Way to prosperity, the 583
Wayne, Joseph, Jr. (portrait of) 413
Wealth, redistributing 435
Wells, Oscar (portrait of) 150
Welsh, Prentice (commercial paper from the borrower's standpoint) 31
Weston, William B. (portrait of) 919
Wetmore, Frank O. (portrait of) 419
What are bank stocks worth? (Morris A. Schapiro) 503
What do bank presidents do in the smaller towns? (W. R. O'Neal) 831
What do bank presidents really do? (John Walker Harrington) 303
What we hope to accomplish through bank research in Virginia (Thomas C. Boushall) 823
What they say 137, 365, 548, 912
Whelpley, Medley G. B. (portrait of) 262
When to buy bonds for an investment account (Paul M. Atkins) 49
White, Francis (portrait of) 3
Why I admire a certain banker 822
Wiggin, Albert H. (portrait of) 282, 637
Head of the world's largest bank 637
Window displays, this Omaha savings bank invests $3000 a year in (Charles P. Rodman) 757
Wolf, Jean (portrait of) 128
Wolfe, Edmund S. (portrait of) 703
Work of "24," the (Herbert Maxwell) 838
World, the perturbed 436
A world-wide depression 7
Wreckers prove vault impregnable to attack 28
Wright, Hamilton M. (pneumatic tubes for banks) 619

Yoder, J. P. (portrait of) 420
Young, Roy A. (portrait of) 398
Roy A. Young quits Reserve Board 398
Yugoslavia 750

Zerbe, Farran (portrait of) 134

BANKING AND COMMERCIAL LAW

Setting off deposit against unmatured note 73
Detaching notes from contract not an alteration 74
Checks paid the second time—forged checks 79
Retention of check as certificate 83
National bank directors liable for excessive loans 85
Bank liable in refusing to honor checks.. 221
Holder of a cashier's check not a preferred creditor 225
Bank liable in paying conditional check .. 229
Banker's duty to warn customers that bank is being held up 351
Deposit not protected by guaranty fund 355
Exchange of bonds for note not usurious 357
Note payable at non-existent bank 359
Bank's right of setoff 513
Time for presentment of check 515
Pay roll loss not covered by robbery policy 516
Debt paid where payee has check certified 723
Forwarding bank not liable where drawee fails without remitting 724
Check certified by telegram 726
Failure to present draft within reasonable time 729
Director's claim for bonds left for safekeeping and stolen by bank employe 731
The practice of law by banks and trust companies 863
Collecting rule as to forwarding checks direct 867

Page

Bank not liable to depositor for investment losses 871

Usury statute as to corporations valid 872

LIST OF CASES

Clarke v. Lincoln Trust Co., Supreme Court of Rhode Island, 149 Atl. Rep. 592 73

Stevens v. Floresville Quick Service Station, Court of Civil Appeals of Texas, 25 S. W. Rep. (2d) 949 74

In re Georges Township School District, Supreme Court of Pennsylvania, 150 Atl. Rep. 96 79

Womack v. Durrett, Court of Civil Appeals of Texas, 24 S. W. Rep. (2d) 463.. 83

White v. Thomas, United States Circuit Court of Appeals, 37 Fed. Rep. (2d) 452 85

Few v. First National Bank, Court of Appeals of Georgia, 151 S. E. Rep. 546.... 221

Charleroi Supply Co. v. Kelly, United States District Court (W. D. Pennsylvania), 40 Fed. Rep. (2d) 297 225

Irving Trust Co. v. Leff, Court of Appeals of New York, 171 N. E. Rep. 569 229

Sinn v. Farmers' Deposit Savings Bank, Supreme Court of Pennsylvania, 150 Atl. Rep. 163 351

State v. Dunbar State Bank, Supreme Court of Nebraska, 230 N. W. Rep. 687 355

Heney v. Davidson, Court of Civil Appeals of Texas, 27, S. W. Rep. (2d) 293..... 357

Lewis v. Chelsea Exchange Bank, City Court of New York, 241 N. Y. Supp. 639 359

Marmon Fanning Co. v. People's National Bank of Eliazbeth, New Jersey Court of Errors and Appeals, 150 Atl. Rep. 402 .. 513

Page

Russell v. Buxton, Supreme Court of Minnesota, 231 N. W. Rep. 789 515

International Harvester Co. v. National Surety Co., United States District Court (N. D. Illinois), 39 Fed. Rep. (2d) 956 516

Berger v. Quintero, Supreme Court of Louisiana, 127 So. Rep. 356 723

Joffrion-Woods, Inc., v. St. James Bank Co., Supreme Court of Louisiana, 129 So. Rep. 808 724

Brandon v. Power, Kansas City, Mo., Court of Appeals, 27 S. W. Rep. (2d) 65..... 726

Pohl v. Johnson, Supreme Court of Minnesota, 229 N. W. Rep. 555 729

Johnson v. National Bank of Franklin, United States Circuit Court of Appeals, 41 Fed. Rep. (2d) 364 731

In re Eastern Idaho Loan & Trust Company, Supreme Court of Idaho, 288 Pac. Rep. 157 863

Foster v. People's Bank, Court of Appeals of Georgia, 155 S. E. Rep. 62 867

Downing v. Lane County State & Savings Bank, Supreme Court of Oregon, 290, Pac. Rep. 236 871

Wm. S. and John H. Thomas, Inc., v. Union Trust Co., Supreme Court of Michigan, 231 N. W. Rep. 619 872

The page numbers of this volume are as follows:

1-166	July
167-292	August
293-428	September
429-582	October
583-796	November
797-938	December